



Order Filed on January 11, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY
COURT
DISTRICT OF NEW JERSEY

Caption in compliance with D.N.J. LBR 9004-2(c)

Mester & Schwartz, P.C.
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In Re:

**MICHAEL HELLER and MARIA
HELLER,**

Debtor


Case No.: 20-10966-ABA

Judge: Andrew B. Altenburg Jr.

**CONSENT ORDER REIMPOSING STAY AS TO MOTOR VEHICLE
2018 BMW X2 UTILITY 4D 28I AWD**

The relief set forth on the following pages, number two (2) through four (4) is hereby
ORDERED.

DATED: January 11, 2021


Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

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Debtors: Michael Heller and Maria Heller
Case No.: 20-10966-ABA
Caption of Order: Consent Order Reimposing Stay as To Personal Property

1. The 11 U.S.C. § 362(a) Stay as to Financial Services Vehicle Trust, its successors and/or assigns ("Movant"), with respect to the personal property of the Debtors described as a 2018 BMW X2 Utility 4D 28i AWD, V.I.N. WBXYJ5C31JEF70845, in accordance with the agreement of the Debtors and Movant, is hereby modified PROVIDED THAT Debtors comply with the following terms and conditions:

(a) To cure the remaining post-petition arrearage currently ripe, due and owing to Movant:

(i) The Debtors payment of \$481.62 mailed on or about December 16, 2020 must either be received by the Movant or replaced by January 31, 2021;

(ii) To cure the remaining post-petition arrearage currently ripe, due and owing to Movant, Debtors will make payments to Movant as follow:

DATE PAYMENT DUE	ADEQUATE ASSURANCE PAYMENT	ARREARS	TOTAL
01/21/21	\$481.62	\$481.62	\$963.24
02/18/21	\$481.62	\$481.62	\$963.24
03/18/21	\$481.62	\$481.62	\$963.24
04/15/21	\$481.62	\$481.62	\$963.24
Total	\$1,926.48	\$1,926.48	\$3,852.96

; and

(b) Debtors will resume making all future regular monthly installment payments of \$481.62 (subject to changes for taxes, insurance costs and late fees, if any) beginning on May 14, 2021;

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Debtors: Michael Heller and Maria Heller
Case No.: 20-10966-ABA
Caption of Order: Consent Order Reimposing Stay as To Personal Property

Debtors will timely make each payment in accordance with the terms and conditions of the loan document between Debtors and Movant.

2. Debtors will remain current on all payments ripe, due and owing under the terms of the Chapter 13 Plan. Debtors will pay Movant as an administrative expense through the Chapter 13 Plan the sum of \$75.00 for attorney's fees and costs.

3. The term "payment" as set forth in Paragraph 1, *supra*, does not include a check that is returned due to insufficient funds, account closed or is otherwise not capable of negotiation for any other reason.

4. Debtors will be in default under the Consent Order in the event that Debtors fail to comply with the payment terms and conditions set forth in Paragraph 1(c), *supra*. If Debtors fails to cure the default within thirty (30) days from the date of default, Movant may apply on five days' notice to Debtors and counsel for Debtors and the Chapter 13 Trustee for an order lifting the automatic stays imposed under 11 U.S.C. § 362(a) and permitting Movant to exercise any rights under the loan documents with respect to the motor vehicle including, but not limited to, initiating and completing a sale of the motor vehicle without regard to any future conversion of this matter to a different form of bankruptcy.

5. In the event Debtors convert to a bankruptcy under any Chapter other than Chapter 13 of the Bankruptcy Code, then Debtors shall pay all pre-petition arrears and post-petition arrears due and owing within fifteen (15) days from the date the case is converted from Chapter 13 to any other

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Debtors: Michael Heller and Maria Heller
Case No.: 20-10966-ABA
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Chapter. If Debtors fail to make payments in accordance with this paragraph, then Movant, through counsel, may file a Certification of Default setting forth said failure and Movant shall be granted immediate relief from the automatic stay provision of Section 362 of the Bankruptcy Code (11 U.S.C. § 362) and the Movant is then permitted to exercise any rights under the loan documents with respect to the motor vehicle including, but not limited to, initiating and completing a sale of the motor vehicle.

6. The failure of Movant to issue a notice of default will not be construed or act as a waiver of any of the rights of Movant under the Consent Order.

7. Debtors waive the fourteen (14) day stay provided under Rule 4001(a)(3), F.R.B.P.

We hereby Consent to the form and entry of the foregoing Order.



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Lee M. Perlman
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Cherry Hill, NJ 08003
Attorney for Debtors



Jason Brett Schwartz, Esquire
Mester & Schwartz, P.C.
1917 Brown Street
Philadelphia, PA 19130
Attorney for Financial Services Vehicle Trust

In re:
Michael Heller
Maria Heller
Debtors

Case No. 20-10966-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jan 11, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 13, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Michael Heller, Maria Heller, 117 Union Mill Terrace, Mount Laurel, NJ 08054-3265
aty	+ Shane Heskin, 1650 Market Street, One Liberty Place, Suite 1800, Philadelphia, PA 19103-7304

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 13, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 11, 2021 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS INDENTURE TRUSTEE bkecf@milsteadlaw.com alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor SPECIALIZED LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jason Brett Schwartz	on behalf of Creditor Financial Services Vehicle Trust jschwartz@mesterschwartz.com
Lee Martin Perlman	

District/off: 0312-1

User: admin

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Date Rcvd: Jan 11, 2021

Form ID: pdf903

Total Noticed: 2

on behalf of Debtor Michael Heller ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com

Lee Martin Perlman

on behalf of Joint Debtor Maria Heller ecf@newjerseybankruptcy.com
mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com

Marc D. Miceli

on behalf of Plaintiff The Christie Lodge Owners Association Inc. mmiceli@sm-lawpc.com, lindsay@sm-lawpc.com

Marc D. Miceli

on behalf of Creditor The Christie Lodge Owners Association Inc. mmiceli@sm-lawpc.com, lindsay@sm-lawpc.com

Rebecca K. McDowell

on behalf of Creditor 1st Colonial Community Bank rmcdowell@slgcollect.com

Steven P. Kelly

on behalf of Creditor WBL SPO I LLC skelly@sterneisenberg.com, bkecf@sterneisenberg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11